

Subject: All CPF E-mail – FEHB & FSA Open Seasons, 8 Nov - 13Dec 04

Sent: Monday, 8 November 2004

The purpose of this E-mail is to notify you that the Federal Employees Health Benefits (FEHB) Open Season and Flexible Spending Account Open Season both begin today and run through 13 Dec 04.

FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB) OPEN SEASON:

The Federal Employees Health Benefits Open Season begins today and runs through 13 Dec 04.

Each FEHB Open Season, OPM announces its "Significant Plan Changes." This year there are only 23 employees affected by plans dropping out or terminating an enrollment code. BEST mailed a letter to the home address of each employee covered under a plan dropping out or terminating an enrollment code. The letter suggests employees obtain copies of the FEHB Guide and individual health plan brochures from the OPM website at <http://www.opm.gov/insure/05>.

For 2005, there are 18 new High Deductible Health Plans that offer a Health Savings Account or Health Reimbursement Arrangement. Employees interested in these new health plans are encouraged to visit the OPM website at www.opm.gov/hsa to learn more about the plans and how they work, and to closely review the individual health plan brochures for specific information.

Employees will make their FEHB Open Season elections either via the Benefits and Entitlements Service Team (BEST) automated web or phone system. For the convenience of employees, we developed instructions on "How to Access the Benefits and Entitlements Telephone Automated System" and "How to Access the Employee Benefits Information System (EBIS)" (located at www.afpc.randolph.af.mil/dpc/best/automated.htm). The instructions explain to employees in detail how to access the BEST automated phone and www systems. Two advantages for employees using the BEST automated web (EBIS) are: (1) they can print a copy of their Health Benefits Election Form (SF 2809) as soon as they complete their election and (2) most elections can be done without the assistance of a benefits counselor.

BEST Benefit Counselors are available Monday-Friday, 7:00 am thru 6:00 pm CST.

FLEXIBLE SPENDING ACCOUNT (FSA) OPEN SEASON:

The Flexible Spending Account (FSA) Open Season also begins today and runs through 13 Dec 04.

Enrollment in the Flexible Spending Account program for calendar year 2005 is not automatic. Employees must submit an enrollment, even if they are currently participating during 2004. Employees will enroll in the Health Care FSA and/or the Dependent Care FSA directly with SHPS, Inc., the third party administrator of the FSA program, via the FSAFEDS website at www.fsafeds.com, or by calling toll-free 1-877-372-3337 or TDD 1-800-952-0450. If you receive inquiries from employees with questions about the FSA Open Season, please refer them to the FSAFEDS website or FSAFEDS phone numbers to speak with an SHPS benefits counselor.

PA ARTICLE:

A copy of the FEHB Open Season public affairs article released to your local papers on 29 Oct 04 is attached.

If you have electronic capability, please forward this E-mail to all directorates/organizations at your base and ask that they forward it to all levels within their organization. As always, we appreciate your support.

Chief, Benefits and Entitlements
Air Force Personnel Center

Attachment:
FEHB Open Season PA Article

Oct. 29, 2004
Release No. 113

Civilian health care offers 18 new plans, 'open season' begins Nov. 8

RANDOLPH AIR FORCE BASE, Texas -- The Office of Personnel Management has announced new health care options that may provide better financial opportunities for employees.

Eighteen new High Deductible Health Plans will be offered by the Federal Employees Health Benefits program for 2005.

The new health plans, when used with a Health Savings Account or a Health Reimbursement Arrangement, may provide tax-advantaged savings for future medical expenses, according to Ms. Maria Molly, chief of benefits and entitlements at the Air Force Personnel Center.

Information regarding the new health plans can be found at <http://www.opm.gov/hsa/intro.asp>, which provides basic information about the plans, HSAs and HRAs, as well as a chart comparing their features.

Employees will have the opportunity to review and update plans during the program's open season, Nov. 8 - Dec. 13.

"Open season is the best time for people to review their health care coverage -- not only to make desired changes, but to ensure their plan hasn't been altered or discontinued," said Ms. Janet Thomas of the Benefits and Entitlements Service Team here at AFPC.

All Air Force-serviced civilian employees must make their open season changes by one of two methods:

-- AFPC's **Employee Benefits Information System** Web site at http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm. Employees with self and family coverage or other insurance can use the BEST Web automated system to make their elections and avoid having to transfer to a counselor to complete their transaction. Another advantage of making the election via the Web is employees can print a copy of Standard Form 2809, their health benefits election form, as soon as they complete their election.

-- The **BEST automated phone system** at 1 (800) 616-3775 for employees in the United States (press 2 for civilian, then 2 for benefits and entitlements, and follow the prompts). Hearing impaired employees may call the TDD line at (800) 382-0893, or commercial 565-2276 within San Antonio. Overseas employees will dial the AT&T toll-free direct access number for the country they are in, and then dial (800) 997-2378. Direct access numbers can be found on the Web at http://www.att.com/business_traveler/guides_and_access/dialing_instr.html#outside. Benefits counselors are available weekdays, 7 a.m. - 6 p.m. Central Time.

For more information on FEHB programs, visit the BEST health insurance site at www.afpc.randolph.af.mil/dpc/best/fehb.htm. Links to the FEHB Guides and individual plan brochures will be placed on the Web site as they become available.

During this Open Season eligible employees may also enroll in the Flexible Spending Account program for calendar year 2005. There are two types of FSA accounts: the Health Care Flexible Spending Account and the Dependent Care Flexible Spending Account. FSA enrollment is conducted directly with SHPS, Inc., the third party program administrator, via the FSAFEDS website at www.fsafeds.com or by calling toll-free, 1 (877) 372-3337, or TDD 1 (800) 952-0450.

Employees eligible to enroll in the FEHB program, even if not currently enrolled, are eligible to participate in the FSA Program. However, employees who enroll in one of the new high deductible health plans and are eligible for a Health Savings Account may not have a Health Care FSA account.

All employees with qualified dependents may enroll in a Dependent Care FSA except temporary employees with no fixed work scheduled whose tour of duty is six months or less. Additional information regarding the FSA program is available on the BEST website at <http://www.afpc.randolph.af.mil/dpc/best/fsa.htm>.